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Paul G. Summers**

**Department of Commerce and Insurance
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CONSUMER ALERT

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**WHEN CHOOSING TO GO TO VOCATIONAL OR TECHNICAL SCHOOL,
DO YOUR HOMEWORK**

Choosing the wrong technical or vocational school can leave you with a worthless degree, saddle you with debt, and waste your time. For these reasons, Tennessee Attorney General Paul G. Summers suggests researching the validity of a trade school before enrolling.

"This is the time of the year when many people contemplate positive changes for the future such as going back to school," said Attorney General Summers. "The right school could propel you towards financial independence, provide you with skills that are highly sought after in the job market, and place you securely in a fulfilling career. So, it's important to begin your homework well before you attend your first classes."

Here are some tips to recognize some of the deceptive trade practices used by less-than-desirable schools:

*Check to see if the school is accredited or licensed by a reputable group. Do not just take the school's word for it. Call the Vocational-Technical Division of the Tennessee Department of Education at (615) 532-2846 to determine whether the school is accredited. Sometimes schools will set up their own accreditation agencies, which is a lot like asking a students to grade their own exams. Contact the agencies yourself and ask what criteria the schools must meet to become

accredited.

*Watch out for schools that guarantee employment following graduation. No school can really guarantee a job in a particular field.

*Double-check the passage rate data and the employment data. Check with former students to see if they thought their chances of getting a job following graduation were really as good once they graduated as they were told when they enrolled.

*Ask current students about the faculty, equipment, and the job placement office to double-check claims made by the admissions office. Some schools will drastically overstate the qualifications of their professors, the quality of the education, and their professors' ability to communicate effectively with students. Several lawsuits have been filed against vocational and technical schools for failing to provide the experienced faculty, necessary laboratory equipment, or the job placement services that were promised to students upon enrolling. If the school claims to have contacts in a specific industry, call up the company referenced as a contact and ask about the relationship or experience with the school.

*Ask about the school's cancellation or refund policy. Some schools' policies could leave students responsible for tuition, books, and other payments in circumstances where the student does not receive the anticipated benefits.

*Ask when the first day of classes will be. If you enroll after the semester's start date, some schools will not disclose that they are placing you in classes that have already met for several weeks.

*Sign contracts or loans **ONLY** after you understand them. If the office will not let you take the documents home to read, consider another school. Make sure you know the total amount of the loan you will have to pay back. A so-called "grant" could be a loan in disguise.

If you have any complaints against technical or vocational schools, contact the Division of Consumer Affairs at (615) 741-4737 or toll-free (inside Tennessee) at 1-800-342-8385.